



Affordable health coverage. Quality care.

NJ FamilyCare Aged, Blind, Disabled Programs



2017



STATE OF NEW JERSEY

Department of Human Services

Division of Medical Assistance and Health Services

NJ FamilyCare Aged, Blind, Disabled (ABD) Programs cover individuals who are age 65 years or older as well as individuals determined by the Social Security Administration or by the Division of Medical Assistance and Health Services (DMAHS) as blind or disabled. It is designed for people whose income and resources are not enough to meet the cost of necessary care and services. The individual must be a resident of New Jersey and a citizen of the United States or Qualified Immigrant. An adult must have Legal Permanent Residence status for at least five years.

Income and other countable resources are used to determine eligibility. Countable resources are found inside this brochure under What You Own on Page 7.

Covered Benefits

Comprehensive and quality services include, but are not limited to:

- Dental
- Doctor Visits
- Hospitalization
- Lab tests and X-rays
- Mental Health
- Eyeglasses
- Specialist Visits
- Prescriptions
- Rehabilitative Care
- Substance Use

Additional services are provided through Long Term Services and Supports:

- Nursing Home
- Home and Community Based Services and Supports (including Assisted Living Facilities)

Services are provided by choosing a NJ FamilyCare health plan:



AETNA BETTER HEALTH® OF NEW JERSEY



Horizon NJ Health



The Program of All-Inclusive Care for the Elderly (PACE) can provide care for those living in the community in certain counties. For more information on the PACE Program, call 1-800-792-8820.

NJ FamilyCare Aged, Blind, Disabled Programs

Supplemental Security Income (SSI):

The Supplemental Security Income (SSI) program, administered by the Social Security Administration, is a federal program that provides monthly payments to eligible individuals who are 65 years of age or older and persons determined blind or disabled by the Social Security Administration. In New Jersey, individuals determined to be eligible for SSI automatically receive full NJ FamilyCare ABD Program benefits.

An individual may be eligible for SSI in New Jersey in 2017 if his/her gross monthly income is equal to or less than \$766.25 or \$1,128.36 for a couple (the first \$20 per month of income is excluded). The current resource maximum for an individual is \$2,000 and \$3,000 for a couple.

For more information about SSI, or to apply for SSI benefits, please contact the Social Security Administration at 1-800-722-1213.

Medicaid Only

The Medicaid Only program is an Aged, Blind, Disabled Program for individuals who do not receive SSI but have income and resources under the SSI standards listed above.

New Jersey Care... Special Medicaid Programs:

The New Jersey Care...Special Medicaid Programs are for individuals with gross monthly income that is equal to or less than 100% of the Federal Poverty Level which is \$1,005 per month for a single person and a resource maximum of \$4,000; \$1,354 per month for a couple and a resource maximum of \$6,000 in 2017.

NJ WorkAbility:

The NJ WorkAbility Program offers full health coverage to people ages 16-64 with disabilities who are working, to obtain coverage when their gross monthly Social Security Disability Income would otherwise disqualify them from other programs. The maximum monthly earnings in 2017 for a single person is \$2,513 and \$3,384 for a couple.



Long Term Services and Supports (LTSS):

LTSS are additional services and supports for people who need nursing home placement or choose to live in their community, such as an assisted living type setting or in their home. LTSS can help people remain in their homes and communities by providing extra services such as, but not limited to, personal care, home-delivered meals, and care management. They must require assistance with three of more activities of daily living, such as bathing or other self-care.

The ABD application asks if the applicant needs Long Term Services and Supports.

To qualify, an applicant must be both clinically and financially eligible. The local County Welfare Agency will do the financial evaluation using information provided in the Aged, Blind, Disabled Application while the Division of Aging Services is responsible for the clinical eligibility determination for LTSS. The two evaluations are completed concurrently and are coordinated between both agencies.

An individual determined clinically eligible by the Division of Aging Services qualifies at a higher income limit of \$2,205 per month for a single person with a resource maximum of \$2,000 in 2017.

In determining financial eligibility, if the gross monthly income exceeds the income limit allowed, he or she can establish and fund a Qualified Income Trust (QIT) with the excess income that is above the limit. More information about a QIT is found on Page 9 under Qualified Income Trust.

The financial eligibility process also includes a five year look-back of the applicant's financial accounts and resources to determine if there have been any assets transferred for less than fair market value. To be eligible, a person applying for LTSS must disclose all income and all resources from the past 5 years.

Applicants' Income, Resources and Documentation

The NJ FamilyCare Eligibility Determining Agency (EDA) verifies your applicant information. If the EDA cannot electronically verify your personal information, you may be asked to provide proof of identity, age, citizenship and/or marital status. The EDA may also ask for documentation that will prove what you own, how much income you receive, where this income comes from, and how much you spend on living expenses.

During the eligibility determination process, the information you provided will be verified. If there is missing information, you will receive a letter. Failure to respond timely to these letters may delay application processing or cause denial of your application.

Include all relevant information along with your application

Income You Receive

Income can come from different sources such as a paycheck, pension, or interest from an investment account. Listed below are examples that can prove your income.

- Income Statement from Employer/Pay Stubs
- Pension Information
- Unemployment Benefit Statement
- Child Support Order
- Self-Employment Tax Return
- VA Explanation of Benefits
- Interest
- Proof of Rental/Royalty Income
- Social Security Award Letter
- Retirement Account Statement
- Dividends
- Income from Trust Funds
- Annuity Payments
- Workman's Compensation/Disability
- SSI Payments

What You Own

Ownership is not limited to homes and automobiles - it can include cash values of life insurance policies or annuities, trust funds, and many other things. Provide documentation with your application of any of the following items that you own or owned during the last five years:

- Cash on Hand
- Bank Accounts
- Deeds to all Property Owned
- Certificates of Deposit (CDs)
- Promissory Notes
- Annuities
- Mortgages
- Equipment/Inventory
- Automobile/Registrations
- Other Vehicles (Boat, Trailer, etc.)
- Holiday/Vacation Club Accounts
- Property Tax Statements
- All Life Insurance Policies
- All Trusts or other Holding Instruments
- Special Needs Trusts
- ABLE Accounts
- Retirement Accounts (403B)
- Individual Retirement Accounts (IRAs)
- Business/Real Estate Partnership Papers
- Burial Accounts/ Funeral Trusts
- Credit Union accounts
- Stocks or Bonds
- Deed to Burial Plots
- Land/Mineral Rights
- Keogh Accounts (401K)
- Contracts
- Mobile Home

Your Other Documents

- Copy of health insurance card(s) – front and back
- Designated Authorized Representative Form
- Copy of any settlements
- Power of Attorney
- Guardianship
- Third Party Signator
- Court Pleadings

Applicants in need of Long Term Services and Supports (LTSS) may also be required to submit the following information:

Your Living Expenses

How much money do you (and your spouse) need to live in the community each month? The expense of maintaining your house or renting an apartment can account for a large part of your monthly income.

The following are examples of expenses to include with your application:

- Rent Payments
- Telephone Bills
- Water / Sewer Bills
- Health Insurance Bills
- Mortgage Statements
- Gas /Oil Bills
- Real Estate Tax Bills
- Electric Bills
- Renter / Home Owner Insurance

Five-Year Lookback on Resources

One bank statement per quarter* from each of the last 5 years may be submitted along with your application for all financial accounts (open or closed) with the applicants name on it.

Examples of accounts and transactions include:

- Checking Accounts
- Money Market Accounts
- Savings Accounts
- Any Transfers (money or real estate)
- Credit Union Shares / Accounts
- Investment Accounts
- Life Insurance Policies

**** You may be asked to provide all statements from the past 5 years, and additional information related to these funds, if the EDA requires more information.***



Qualified Income Trust (QIT)

A QIT is a written trust agreement used to establish a dedicated bank account. Clinically eligible LTSS applicants with higher incomes use QITs to financially qualify for LTSS. The monthly income amount that is over the monetary limit for eligibility is deposited in a QIT account. The money in the QIT account will not be counted as income when Medicaid financial eligibility is determined. However, all funds in a QIT must be spent each month as determined by the EDA.

When applicable, provide the EDA with the ABD application along with the following documents in order to have the application processed:

- **Qualified Income Trust Document**
A simple, easy-to-follow template and more information for establishing this Trust may be found at:
<http://www.state.nj.us/humanservices/dmahs/clients/mtrusts.html>
- **Proof of funding the QIT is required for the month eligibility starts.** This may be a deposit slip or bank statement showing the income is being deposited monthly.

An individual's own Social Security income or pension income can be deposited into the QIT in the month that it is received. An individual can direct all or some of their income to the QIT but all of the income from any one source (e.g. the entire monthly amount of a pension check) must be deposited into the QIT.

How to Apply

1. **In-person** (not required).

Visit your local County Welfare Agency.

Call 1-800-356-1561 to locate a County Welfare Agency.

2. **Complete and mail the application.** The application and supplemental forms, including the Authorized Representative form, can be found online at:

<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/abd/index.html>



Designated Authorized Representative

An applicant can apply on his or her own behalf and take full responsibility for collecting and submitting all required verifications. If the applicant wants to assign that responsibility to another person, the individual must fully complete and sign the Authorized Representative form found in the ABD application packet and submit it with their application. Only one Authorized Representative per applicant is permitted. This person can make changes to the application. The EDA will follow up with the Authorized Representative and share the status of the application with them.



NJ FamilyCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, age or disability. If you speak **any other language**, language assistance services are available at no cost to you. Call 1-800-701-0710 (TTY: 1-800-701-0720).

Si usted habla cualquier otro idioma, tiene a su disposición sin costo alguno los servicios de asistencia con el idioma. Llame al 1-800-701-0710 (TTY: 1-800-701-0720).

如果您說任何其他語言，可以免費為您提供語言協助服務。請致電 1-800-701-0710 (TTY: 1-800-701-0720)。